Case 17-18275-ref Doc 16 Filed 01/25/18 Entered 01/26/18 01:09:12 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Pamela J. Holubowski Debtor Case No. 17-18275-ref Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 1 Date Rcvd: Jan 23, 2018 Form ID: 3091 Total Noticed: 15

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2018. +Pamela J. Holubowski, db 4004 Charles Drive, Danielsville, PA 18038-9534 +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010. tr Reading, PA 19606-0410 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, smg Allentown, PA 18101-1603 City Treasurer, Eighth and Washington Streets, smg Reading, PA 19601 +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 sma 14032906 +Embrace Home Loans, Inc., KML Law Group, P.C., 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541 +Financial Recoveries, 14025138 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388 14025137 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918 14025139 +Roundpoint Mtg, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: support@ymalaw.com Jan 24 2018 02:14:35 PAUL H. YOUNG, aty Suite 102, Young, Marr & Associates, 3554 Hulmeville Road, Bensalem, PA 19020 +E-mail/Text: robertsl2@dnb.com Jan 24 2018 02:15:04 Dun & Bradstreet, INC, smg 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 24 2018 02:14:48 sma Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 24 2018 02:15:10 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 24 2018 02:14:58 United States Trustee, ust Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 TOTAL: 5 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** atv* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,

ecf_frpa@trustee13.com

MATTEO SAMUEL WEINER on behalf of Creditor Embrace Home Loans, Inc. bkgroup@kmllawgroup.com PAUL H. YOUNG on behalf of Debtor Pamela J. Holubowski support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com,pyoung@ymalaw.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to identify the case:						
Debtor 1 Pamela J. Holubowski			Social Security number or ITIN	xxx-xx-5365		
	First Name	Middle Name	Last Name		EIN	
Debtor 2			_		Social Security number or ITIN	
(Spouse, if filing)	First Name	Middle Name	Last Name		EIN	
United States Bankruptcy Court Eastern District of Pennsylvania			Date case filed for chapter 13	12/7/17		
Case number: 17	7-18275-ref					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Pamela J. Holubowski	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	4004 Charles Drive Danielsville, PA 18038	
4.	Debtor's attorney Name and address	PAUL H. YOUNG Young, Marr & Associates 3554 Hulmeville Road Suite 102 Bensalem, PA 19020	Contact phone (215) 639–5297 Email: support@ymalaw.com
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 1/23/18

For more information, see page 2

Debtor Pamela J. Holubowski Case number 17–18275–ref

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7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not		February 20, 2018 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102			
required to do so. 8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 4/21/18				
		 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 				
		Deadline for all creditors to file a proof of claim Filing deadline: 2/15/18 (except governmental units):				
		Deadline for governmental units to file a proof of Filing deadline: 6/5/18 claim:				
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt believe that the law does not authorize an exemption claime may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to thearing on confirmation will be held on: 3/29/18 at 9:00 A Madison, 400 Washington Street, Reading PA 19601	he trustee of \$200.00 per month for 60 months. The AM Location:Courtroom 1, Third Floor, The			
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ac extend the deadline in this notice. Consult an attorney famili any questions about your rights in this case.	ddress, you may file a motion asking the court to ar with United States bankruptcy law if you have			
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.				
12	2. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claimed.	oter 7. Debtors must file a list of property claimed as office or online at www.pacer.gov . If you believe that			
13	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discla debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credi debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you mus bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	harge of debts, which may include all or part of e debts will not be discharged until all payments tors may never try to collect the debt from the ou want to have a particular debt excepted from t file a complaint and pay the filing fee in the re that the debtors are not entitled to a discharge just file a motion. The bankruptcy clerk's office			